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CLAIMS:

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1. A method of paying toll for communication apparatus (10) operable to communicate via one or more services provided by a service provider (80), the method comprising steps of:

- (a) arranging for the service provider (80) to distribute one or more data carriers (30) for retail in return for payment to the provider (80);
- (b) arranging for the apparatus (10) to include a memory device (30) susceptible to receiving the one or more data carriers (20);
- (c) presenting the one or more data carriers to the memory device (30) for enabling the apparatus (10) via the device (30) to directly access data (60) recorded on the one or more data carriers (20);
- (d) communicating the data (60) via the apparatus (10) to the provider (80);
- (e) receiving the data at the provider (70, 80) and checking thereat validity of the data (60); and
- updating a toll credit for the apparatus (10) according to information conveyed in the data (60) when the data (60) is found by the provider (70, 80) to be valid.
 - 2. A method according to Claim 1, wherein the one or more data carriers (20) are susceptible to optical and/or magnetic interrogation for reading the data (60) therefrom.
- 20 3. A method according to Claim 1, wherein the one or more data carriers (20) are one or more small form factor optical (SFFO) disks data carriers.
 - 4. A method according to Claim 1, wherein the data (60) includes at least one secured number (60) for conveying information for identifying the one or more data carriers (20).
 - 5. A method according to Claim 4 wherein the at least one secured number (60) is maintained in a secure keylocker structure (200) recorded on the one or more data carriers

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(20), said keylocker (200) being accessible to the service provider (80) on presentation of a valid access key to the apparatus (10).

- 6. A method according to Claim 1, including a step of communicating the data 5 (60) on the data carrier (20) to the service provider (80) in encrypted form.
 - 7. A method according to Claim 1, wherein the service provider (80) is operable to check for earlier invocation (90) of the data (60) directly accessed from the one or more data carriers (20), thereby identifying whether or not credit represented by the one or more data carriers (20) has earlier been credited in association with the apparatus (10).
 - 8. A method according to Claim 1, wherein the one or more data carriers (20) include advertisement data content (300) and/or at least one advertisement software application (300) for presenting advertisement material to a user (40) of the apparatus (10) when the one or more data carriers (20) are presented to the device (30).
 - 9. A communication apparatus (10) for communicating via one or more services provided by a service provider (80), said apparatus (10) including a memory device (30) susceptible to receive one or more data carriers (20) distributed by the provider (80) in return for payment, the device (30) being operable on presentation of the one or more data carriers (20) thereto to directly access data (60) on the one or more data carriers (20), the apparatus (10) being further arranged to be capable of communicating the data (60) to the provider (80) for the provider (80) to check the data for updating a toll credit for the apparatus (10) according to information conveyed in the data (60) when the data (60) is found to be valid.

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10. A communication system (10, 80) including a service provider (80) and at least one communication apparatus (10), wherein each of said at least one apparatus (10) is arranged to communicate via one or more services provided by a service provider (80), said apparatus (10) including a memory device (30) susceptible to receive one or more of the data carriers (20) distributed by the provider (80) in return for payment, the device (10) being operable on presentation of the one or more data carriers (20) thereto to directly access data (60) on the one or more data carriers (20), the apparatus (10) being further arranged to be capable of communicating the data (60) to the provider (80) for the provider (80) to check the

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data (60) for updating a toll credit for the apparatus (10) according to information conveyed in the data (60) when the data (60) is found to be valid.

- 11. A data carrier (20) suitable for use in the method of Claim 1 for conveying the data (60), the carrier (20) being susceptible to being read directly by the device (30).
 - 12. A carrier (20) according to Claim 11, wherein the data (60) is recorded in a secure keylocker structure (200) of the carrier (20).
- 13. A carrier (20) according to Claim 11, further including advertisement data content (300) and/or advertisement application software (300) for presenting advertisements to a user (40) of the carrier (20).
- 14. A carrier (20) according to Claim 11 implemented as a small form factor optical disk data carrier.
 - 15. Software (65) operable to implement the method according to Claim 1.
- 16. A communication system (10, 80) comprising a mobile terminal (10)

 20 comprising an interface (30) for receiving a data carrier (20), a server (S) comprising a
 database (90), the data carrier (20) comprising data content (300) and an area for secure
 data(60), and a data connection (N) for transferring the secure data (60) via a network (N),
 said communication system (10, 80) being programmed to automatically access and send the
 secure data (60) stored on the data carrier (20) from the mobile terminal (10) via the data

 25 connection (N) to the server (S), after insertion of the data carrier (20) into the mobile
 terminal (10), the mobile terminal (10) being further adapted to retrieve data content (300)
 from the data carrier (20) for presentation at the terminal (10).